April 2024

As of 31/03/2024

PassivePLUS CAUTIOUS

FOR PROFESSIONAL ADVISERS ONLY

RSMR Portfolio Services

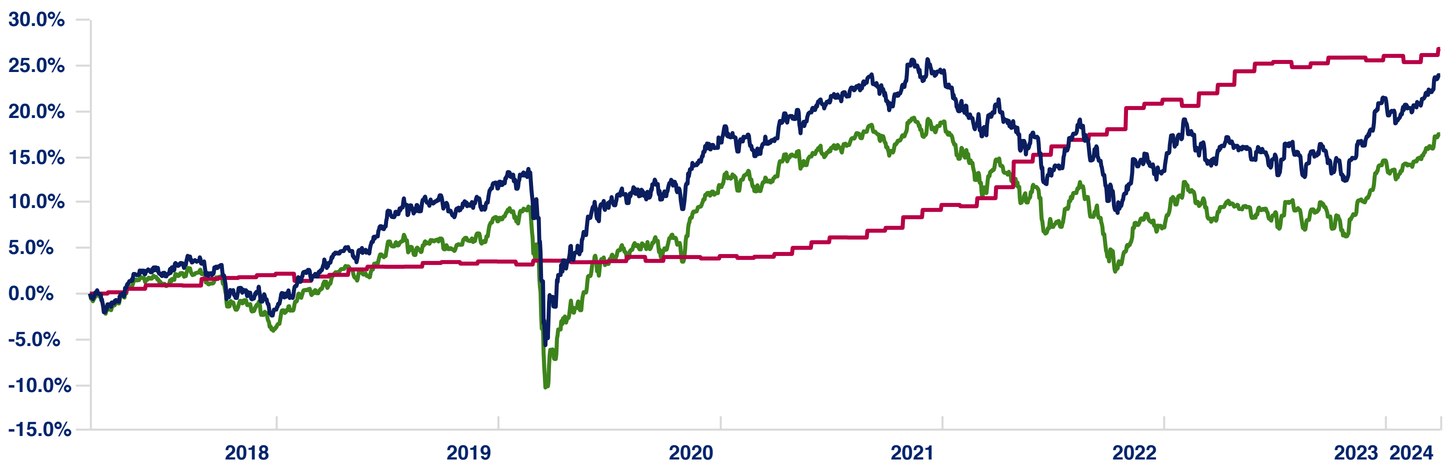
Portfolio Objective

DYNAMIC PLANNER PROFILED 4

defaqto 3 RISK RATING CAUTIOUS

Passive Plus Cautious aims to achieve capital growth over the medium to long-term with much greater exposure to lower volatility assets than higher volatility assets with the main focus on investing in passively managed funds but with the flexibility to include actively managed funds where appropriate..

Cumulative Performance (since inception)



Passive Plus Cautious	23.96%
UK CPI	26.84%
IA Mixed Investment 20-60% Shares	17.48%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since inception
Passive Plus Cautious	2.53	2.07	7.14	2.02	3.70	3.59
UK CPI	0.53	0.61	3.20	6.72	4.44	3.98
IA Mixed Investment 20-60% Shares	2.38	2.51	7.80	1.40	3.05	2.68

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.26	5.99
Max Drawdown	-17.02	-18.13
Best Month	5.61	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-7.97	-10.09
Worst Month End Date	31/03/2020	31/03/2020
Sharpe Ratio	0.44	0.32

Calendar Year Performance

	YTD	2023	2022	2021	2020	2019	Inception to end 2018
Passive Plus Cautious	2.07	7.05	-8.69	6.58	4.52	13.53	-1.76
UK CPI	0.61	3.96	10.53	5.39	0.59	1.30	2.18
IA Mixed Investment 20-60% Shares	2.51	6.86	-9.67	6.31	3.49	12.08	-3.71

Performance up to the 29th February 2024 relates to the portfolio being managed on an advisory basis.

CPI data is subject to a one-month calendar lag due to the schedule of data release by the Office of National Statistics (ONS).

Source: Morningstar Direct

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Asset Allocation

	%
Equities	34.1
Fixed Income	43.6
Cash/Money Market	12.8
Other	9.5
Total	**100.0**

Portfolio Details

Inception Date	28/02/2018
12 Month Yield	2.93
KIID Ongoing Charge	0.26
MIFID 2 Charge	0.34

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

L&G International Index C Acc	18.15%
Vanguard Glb Corp Bd Idx £ H Acc	11.81%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	11.24%
Royal London Short Term Money Mkt Y Acc	10.77%
Vanguard UK S/T Invm Grd Bd Idx £ Acc	9.36%
HSBC Sterling Corp Bd Idx S Acc	4.98%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.02%
IFSL Church House Tenax AbsRtStrts C Acc	3.98%
MI TwentyFour AM Monument Bond L Acc	3.92%
Cohen & Steers Dvrs Rl Assts F AccGBP	3.56%
	81.78%

Current Platform Availability:

abrdn Elevate, abrdn Wrap, Aviva, Fidelity, Nucleus, Quilter, Transact

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Source: Morningstar Direct